

10/604,598

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**EXPEDITED PROCEDURE**

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that on the date shown below I will fax this communication, and attachments if any, to Group 4100 of the U.S. Patent and Trademark Office at the following number: 1-571-273-8300

Date: April 19, 2008

  
Eric Schneider

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re patent application of:

Applicant: Eric Schneider

Examiner: Linda Perry

Serial No: 10/604,598

Art Unit: 4182

Filing Date: August 1, 2003

Title: ACCRUAL SYSTEM, METHOD, PRODUCT, AND APPARATUS

**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450**

**AMENDMENT A**

Dear Sir:

In response to the Office Action mailed January 22, 2008, please amend the above application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 5 of this paper.

**Remarks** begin on page 9 of this paper.